

## Great-West Life's Optional Emergency Travel Medical Benefit for the BC Public Service

As part of your new Great-West group benefits plan, you have group out-of-country and travel assistance coverage, which offers worldwide support for travelers in emergency medical situations. If you'd like to purchase additional coverage, Great-West's Optional Emergency Travel Medical Benefit will be available as of March 1, 2017. As a member of the BC Public Service, you'll save an additional 10% through our online application site.

You can buy this individual coverage online at <https://www.e-benefit.com/en/bctravel> (site will become available March 1). To apply you'll need your Great-West group policy number (**50088**) and your identification number, which is the same identification number you used with Pacific Blue Cross.

### Your plan at a glance

- The Optional Emergency Travel Medical Benefit provides coverage for medical services and supplies required due to a medical emergency during trips that begin and end in Canada.
  - Your Optional Emergency Travel Medical Benefit is first payor to your BC Public Service group plan with Great-West, which includes out-of-country and travel assistance coverage. However, if you have other similar coverage – such as a credit card plan or another group or individual insurance plan – claims will be coordinated within the guidelines for out-of-province/country coverage issued by the Canadian Life and Health Insurance Association.
  - The maximum amount payable per covered trip is \$2 million Canadian. Coverage is available for 30-, 60-, or 90-day multi-trips if you are under the age of 80.
  - Currently this benefit is available on an annual basis and must be purchased prior to your trip outside of Canada. Other options will become available in the near future.
- Optional Emergency Travel Medical coverage provides basic emergency medical treatment services and supplies, including:
  - Treatment by a physician
  - Hospital accommodation
  - Medical services and supplies, such as anesthesia, blood, casts and dressings
  - Prescribed drugs when provided on an inpatient or outpatient basis
  - Ambulance service
  - Dental accident treatment
- Medical conditions and/or symptoms that existed before any trip are excluded from coverage.
- The Optional Emergency Travel Medical Benefit also provides access to emergency travel assistance when travelling anywhere outside Canada, or in Canada if you're more than 500 kilometers from home. Service is available 24/7.
- Assistance coordinators can help locate hospitals, clinics and physicians, qualified legal assistance, local interpreters and appropriate services for replacing lost passports. Other emergency services include:
  - Hospital admission assistance
  - Assistance for unattended children
  - Return of vehicle
  - Medical evacuation

- Family member travel assistance
- Plan members can ask questions through the online site and have access to a dedicated toll-free number, 1-800-565-4066, for questions related to application and eligibility criteria.

## What are some of the differences between Great-West's Optional Emergency Travel Medical Benefit and my previous provider's?

- Great-West doesn't require written notice of your claim within 30 days. You can submit claims at any time within the calendar year you received treatment.
- You'll now be required to submit paper claims for reimbursement.
- No minimum hospitalization time is required. Your previous benefit required 18 hours of hospitalization to qualify for coverage.
- Pregnant travelers will be covered up to and including all of week 34; however, this 34-week limit is subject to change if your pregnancy is considered high-risk at any time. Your former provider covered travelers only up to 32 weeks of pregnancy.
- Any phone and parking charges accrued due to a medical emergency will be covered.
- Trip interruption, trip cancellation and lost baggage coverage are not provided.
- Failure to notify Great-West of required travel assistance may result in a 20% reduction of claims over \$500 to a maximum of \$10,000. With your former provider, failure to provide notice resulted in failure to pay claim.

## Frequently Asked Questions

### 1. Why do I need travel insurance when travelling within or outside of Canada?

Your provincial healthcare coverage may not pay for all health-related costs you may incur while travelling, even from province to province. The out-of-pocket cost incurred if you experience a medical emergency while travelling can be substantial. A travel plan can cover costs not covered by our government health plan both within and outside of the Canada.

### 2. Who should I contact if I have an emergency (illness or accident) while traveling?

For help locating assistance during a medical emergency while travelling, call the number of the location nearest you. Service is available 24 hours a day.

#### Call toll-free from:

<b>Canada or U.S.A.:</b>	<b>1-855-222-4051</b>
<b>Mexico:</b>	<b>0-1-800-522-0029</b>
<b>Dominican Republic:</b>	<b>1-800-203-9530</b>
<b>Universal countries:</b>	<b>1-800-9006-7555</b>
<b>Cuba:</b>	<b>1-204-946-2946 call direct*</b>
<b>All other countries:</b>	<b>1-204-946-2577 call direct* or collect</b>

*\*Submit long-distance charges to Great-West Life for reimbursement.*

In some countries you have to dial 00 rather than 1, in front of the toll-free number.

We recommend that before travelling, you take note of the appropriate number to call. This information was provided on your Policy Specifications sheet and policy booklet, provided to you at the time of application.

**3. Is my Optional Emergency Travel Medical Benefit plan first payor?**

Your Optional Emergency Travel Medical Benefit is primary to your BC Public Service group plan with Great-West, which includes out-of-country and travel assistance coverage. However, if you have other similar coverage – such as a credit card plan or another group or individual insurance plan – claims will be coordinated within the guidelines for out-of-province/country coverage issued by the Canadian Life and Health Insurance Association

**4. Will I be covered by my travel insurance if I'm pregnant?**

Pregnant travelers will be covered up to and including all of week 34. However, this 34-week limit is subject to change if your pregnancy is considered high-risk at any time.

**5. How do I make a claim?**

Plan members who incur out-of-pocket expenses for a medical emergency, and who have not contacted the travel assistance provider, are responsible for completing out-of-country claim forms and the associated provincial/territorial form for their province or territory of residence. You'll find these forms at [greatwestlife.com](http://greatwestlife.com) > Forms > Group claim forms.



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